

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-38701-ERW
	§	
LUIS R PAGAN	§	
	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 a.m. on 03/14/2012, in Courtroom 744, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/20/2012

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 09-38701-ERW
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LUIS R PAGAN §
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Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$13,273.77
and approved disbursements of \$2,459.79
leaving a balance on hand of¹: \$10,813.98

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
4	CAPITAL ONE AUTO FINANCE	\$18,199.20	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00
Remaining balance: \$10,813.98

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$1,833.26	\$0.00	\$1,833.26
David P. Leibowitz, Trustee Expenses	\$3.24	\$0.00	\$3.24

Total to be paid for chapter 7 administrative expenses: \$1,836.50
Remaining balance: \$8,977.48

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$8,977.48

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$8,977.48

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$34,696.09 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	CITIFINANCIAL AUTO CORPORATION	\$4,362.72	\$0.00	\$1,128.84
2	Household Receivable Acquisition Corp II	\$3,179.50	\$0.00	\$822.68
3	Rogers & Hollands Jewelers	\$4,759.04	\$0.00	\$1,231.38
5	Rangel, Rangel and Assoc	\$6,500.00	\$0.00	\$1,681.85
6	CANDICA L.L.C.	\$8,012.28	\$0.00	\$2,073.15
7	Candica LLC	\$7,882.55	\$0.00	\$2,039.58

Total to be paid to timely general unsecured claims: \$8,977.48
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Luis R Pagan
 Debtor

Case No. 09-38701-ERW
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: vrowe
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 26

Date Rcvd: Feb 21, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2012.

db
 14590779 +Luis R Pagan, 3230 N Natchez, Chicago, IL 60634-3913
 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,
 Wilmington, DE 19899-8833
 14590780 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank, Attn: C/O TSYS Debt Management, Po Box 5155,
 Norcross, GA 30091)
 14614606 +CAPITAL ONE AUTO FINANCE, POST OFFICE BOX 829009, DALLAS, TX 75382-9009
 14952654 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,
 Charlotte, NC 28272-1083
 14590793 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Providian, Attn: Bankruptcy Dept, PO Box 660509,
 Dallas, TX 75266-0509)
 14590782 Chase, Bank One Card Serv, Westerville, OH 43081
 14590783 +Citi Auto, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981
 14590784 +Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
 14590785 +Gtwy/cbusa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 14645597 +Household Receivable Acquisition Corp II, HSBC Bank USA NA, POB 5213,
 Carol Stream, IL 60197-5213
 14590786 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 14590787 +IL Dept of Healthcare and Family, Division of Child Support Enforceme, PO Box 19119,
 Springfield, IL 62794-9119
 14590788 +Ildptpubaid, 509 S. 6th Street, Springfield, IL 62701-1825
 14590778 +Jennifer Trofa, Legal Helpers, PC, Sears Tower, 233 S. Wacker Suite 5150,
 Chicago, IL 60606-6371
 14590789 +Juan Pagan, 3230 N Natchez, Chicago, IL 60634-3913
 14590791 +Mcdf/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 14590792 +Priscilla Arocho, 321 Dartmoor, Romeoville, IL 60446-1691
 14590794 +Rangel, Rangel and Assoc, 2332 N Milwaukee, Chicago, IL 60647-3089
 14590796 +Shell Oil / Citibank, Attn: Centralized Bankruptcy, Po Box 20507,
 Kansas City, MO 64195-0507
 14590797 +West Gate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14904066 +E-mail/Text: bncmail@w-legal.com Feb 22 2012 06:45:05 CANDICA L.L.C.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 15508908 +E-mail/Text: bncmail@w-legal.com Feb 22 2012 06:45:05 Candica LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 14590781 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Feb 22 2012 06:21:48
 Capital One Auto Finance, 3901 N Dallas Pkwy, Plano, TX 75093-7864
 14813996 E-mail/PDF: gecsed@recoverycorp.com Feb 22 2012 06:49:01 GE Money Bank,
 c/o Recovery Management Systems Corp, Attn: Ramesh Singh, 25 S.E. 2nd Ave., Ste 1120,
 Miami, FL 33131-1605
 14590795 +E-mail/Text: SBONNEMA@ROGENT.COM Feb 22 2012 06:21:24 Rogers & Hollands Jewelers,
 Po Box 879, Matteson, IL 60443-0879

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14590777* +Luis R Pagan, 3230 N Natchez, Chicago, IL 60634-3913
 14617638 ##+CITIFINANCIAL AUTO CORPORATION, P.O. BOX 9578, COPPELL, TX 75019-9513
 14590790 ##+Mandas Law Offices, 53 W Jackson #1557, Chicago, IL 60604-3793

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: vrowe
Form ID: pdf006

Page 2 of 3
Total Noticed: 26

Date Rcvd: Feb 21, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0752-1

User: vrowe
Form ID: pdf006

Page 3 of 3
Total Noticed: 26

Date Rcvd: Feb 21, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2012 at the address(es) listed below:

Andrew K. Weiss on behalf of Debtor Luis Pagan NDILnotices@legalhelpers.com,
AWeiss@maceysbankruptcy.com;CourtNotice@maceysbankruptcy.com
Brian G. Snyder on behalf of Debtor Luis Pagan NDILnotices@legalhelpers.com,
CourtNotice@legalhelpers.com;bsn@legalhelpers.com;bk@legalhelpers.com
David P Leibowitz dleibowitz@lakelaw.com,
il64@ecfbis.com;ECF@lakelaw.com;dl@trustesolutions.com;dl@trustesolutions.net
Michelle K Hinds on behalf of Debtor Luis Pagan NDILNotices@maceysbankruptcy.com,
CourtNotice@maceysbankruptcy.com;mhinds@maceysbankruptcy.com;bk@legalhelpers.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5